

Patent Application of  
Marc F. Stein, Anthony Argiropoulos and Richard P. Silva

ABSTRACT OF THE DISCLOSURE

The present invention relates generally to the process and system and process for converting cash sale transaction residuals (change -- the coin and currency returned to a retail cash purchaser as the excess balance due to the purchaser for a transaction) into an electronic form for electronic transfer and deposit into interest bearing accounts at the point of sale through the combination of magnetic cards, magnetic card readers, automatic magnetic card dispensers with identity verifying capabilities and linkage to financial institutions.